

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 25th of October, 2001, LYNDIA C. GHETTIE, a single person, executed a Deed of Trust to Bill R. McLaughlin and Emmett James House, Trustee for the use and benefit of UNION PLANTERS BANK, NATIONAL ASSOCIATION, now REGIONS BANK, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. which Deed of Trust is on file and of record in the office of the Chancery Clerk of DE SOTO County, Hernando, Mississippi, in Deed of Trust Record Book 1401 at Page 0556, thereof, describing the following property:

Lot 29, SOUTHERN PINES SUBDIVISION, in Section 31, Township 1 South, Range 7 West, according to plat thereof recorded in Book 21, Pages 43-46 in the Chancery Clerk's Office of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to The Secretary of Housing and Urban Development, The Department of Veteran's Affairs, an Officer of the United States of America, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

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NOW THEREFORE, the undersigned does hereby appoint and substitute Jeanna D. Chappell as Trustee in said Deed of Trust, the said Jeanna D. Chappell, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 27th day of October, 2005.

REGIONS BANK, SUCCESSOR BY
MERGER TO UNION PLANTERS BANK,
N.A.

BY: Wendy McGinnis
Wendy McGinnis
Its Assistant Vice-President

STATE OF MISSISSIPPI

COUNTY OF FORREST

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Wendy McGinnis, who acknowledged to me that she is Assistant Vice-President of REGIONS BANK, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of REGIONS BANK, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A. after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 27th day of October, 2005.

[Signature]
NOTARY PUBLIC
My Commission Expires: MY COMMISSION EXPIRES MAY 20, 2007

Document must contain prepared by and return to information.

This instrument prepared by:
Jeanna D. Chappell, Esq.
Pierce Ledyard, PC
P.O. Box 161389
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